

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Wojciech Waskiewicz  
Irena Waskiewicz  
Debtors

Case No. 14-04268-RNO  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: TWilson  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 63

Date Rcvd: Jul 10, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 12, 2019.

db/jdb +Wojciech Waskiewicz, Irena Waskiewicz, 518 Lambertson Drive,  
Albrightsville, PA 18210-7825  
cr Blue Mountain Health System, f/k/a Gnaden Huetten, c/o Scott R. Lipson, Esquire,  
1611 Pond Road, Suite 300, Allentown, PA 18104-2258  
4544850 +BEST BUY/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497  
4544849 +BEST BUY/CBNA, 50 NORTHWEST POINT ROAD, ELK GROVE VILLAGE, IL 60007-1032  
4557885 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
4580482 Blue Mountain Health System, f/k/a, Gnaden Huetten Memorial Hospital,  
c/o Scott R. Lipson, Esquire, 1611 Pond Road, Suite 300, Allentown, PA 18104-2258  
4544851 +CAP1/GUITAR, 26525 N RIVERWOODS BLVD, METTAWA, IL 60045-3440  
4544853 +CBNA, PO BOX 769006, SAN ANTONIO, TX 78245-9006  
4544857 +CITIBANK NA, 3900 PARADISE ROAD, SUITE 127, LAS VEGAS, NV 89169-0950  
4584544 CitiMortgage, Inc., P.O. Box 688971, Des Moines, IA, 50368-8971  
4544863 +FIVE STAR BANK, 55 N MAIN ST, WARSAW, NY 14569-1325  
4555964 +Five Star Bank, 2851 Clover Street Bldg A, Pittsford, NY 14534-1711  
4544869 GNADEN HEUTTEN MEM HOSP, 211 N 12TH STREET, LEHIGHTON, PA 18235-1195  
4562818 M&T BANK, PO BOX 1508, BUFFALO, NY 1424-1508  
4544876 +NORTHWOOD URGENT CARE, 3729 EASTON NAZARETH HWY, EASTON, PA 18045-8344  
4544878 +POCONO IMAGING PARTNERS, C/O PINNACLE RECEIVABLE SOL, PO BOX 51058,  
MYRTLE BEACH, SC 29579-0018  
4544879 +RUSHMORE LOAN MGMT SER, 15480 LAGUNA CANYON RD S, IRVINE, CA 92618-2132  
4640152 +Rushmore Loan Management Services, 15480 Laguna Canyon Road S, Irvine, CA 92618-2132  
4544881 +ST LUKES, 801 OSTRUM STREET, BETHLEHEM, PA 18015-1000  
4544882 +ST LUKES WARREN PHY GP PC, 10 BRASS CASTLE ROAD, WASHINGTON, NJ 07882-6309  
4563108 +St Lukes University Health Network, PO Box 5489, Bethlehem, PA 18015-0489  
4544847 +VINCENT RUBINO, ESQ., NEWMAN, WILLIAMS, MISHKIN, CORVELEYN, WO, 712 MONROE STREET,  
STROUDSBURG, PA 18360-2131

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4544848 EDI: BANKAMER.COM Jul 10 2019 23:23:00 BANK OF AMERICA, PO BOX 982235,  
EL PASO, TX 79998-2235  
4544852 +EDI: CAPITALONE.COM Jul 10 2019 23:23:00 CAPITAL ONE, PO BOX 30281,  
SALT LAKE CITY, UT 84130-0281  
4544854 +EDI: CHASE.COM Jul 10 2019 23:23:00 CHASE BANK USA, PO BOX 15298,  
WILMINGTON, DE 19850-5298  
4544855 +EDI: CITICORP.COM Jul 10 2019 23:23:00 CITI CARDS, PO BOX 6241,  
SIOUX FALLS, SD 57117-6241  
4544856 +EDI: CITICORP.COM Jul 10 2019 23:23:00 CITI CARDS, PO BOX 6497,  
SIOUX FALLS, SD 57117-6497  
4544858 EDI: WFNBN.COM Jul 10 2019 23:23:00 COMENITY BANK/PEEBLES, BANKRUPTCY DEPT,  
PO BOX 182125, COLUMBUS, OH 43218-2125  
4544859 EDI: WFNBN.COM Jul 10 2019 23:23:00 COMENITY BANK/PIER 1 IMPORTS, BANKRUPTCY DEPT,  
PO BOX 182125, COLUMBUS, OH 43218-2125  
4544860 +EDI: CRFRSTNA.COM Jul 10 2019 23:23:00 CREDIT FIRST NA, 6275 EASTLAND ROAD,  
BROOKPART, OH 44142-1399  
4544861 +EDI: RCSFNBMARIN.COM Jul 10 2019 23:23:00 CREDIT ONE BANK, PO BOX 98875,  
LAS VEGAS, NV 89193-8875  
4578294 EDI: BL-BECKET.COM Jul 10 2019 23:23:00 Capital One NA, c/o Becket and Lee LLP,  
POB 3001, Malvern PA 19355-0701  
4596091 +EDI: CITICORP.COM Jul 10 2019 23:23:00 Citibank, N.A., 701 East 60th Street North,  
Sioux Falls, SD 57104-0493  
4592646 +EDI: CRFRSTNA.COM Jul 10 2019 23:23:00 Credit First NA, PO Box 818011,  
Cleveland, OH 44181-8011  
4544862 EDI: RCSDELL.COM Jul 10 2019 23:23:00 DELL FINANCIAL SERVICES, C/O DFS CUSTOMER CARE DEPT,  
PO BOX 81577, AUSTIN, TX 78708-1577  
4549672 +EDI: TSYS2.COM Jul 10 2019 23:23:00 Department Stores National Bank/Macys,  
Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053  
4544864 +EDI: RMSC.COM Jul 10 2019 23:23:00 GE CAPITAL RETAIL BANK/AM EAGLE, ATTN BANKRUPTCY DEPT,  
PO BOX 103104, ROSWELL, GA 30076-9104  
4544865 EDI: RMSC.COM Jul 10 2019 23:23:00 GE CAPITAL RETAIL BANK/TJX, ATTN BANKRUPTCY DEPT,  
PO BOX 965060, ORLANDO, FL 32896-5060  
4544866 +EDI: RMSC.COM Jul 10 2019 23:23:00 GE CAPITAL RETAIL BANK/WALMART, ATTN BANKRUPTCY DEPT,  
PO BOX 103104, ROSWELL, GA 30076-9104  
4544867 +EDI: RMSC.COM Jul 10 2019 23:23:00 GEGRB/LOWES, ATTN BANKRUPTCY DEPT, PO BOX 103104,  
ROSWELL, GA 30076-9104  
4544868 +EDI: RMSC.COM Jul 10 2019 23:23:00 GEGRB/OLD NAVY, ATTN BANKRUPTCY DEPT, PO BOX 103104,  
ROSWELL, GA 30076-9104  
4544870 EDI: RMSC.COM Jul 10 2019 23:23:00 GREEN TREE SERVICING, 332 MINNESOTA ST, SUITE 610,  
SAINT PAUL, MN 55101  
4544871 +EDI: CITICORP.COM Jul 10 2019 23:23:00 HOME DEPOT/CITIBANK, PO 6497,  
SIOUX FALLS, SD 57117-6497  
4544872 +E-mail/Text: bncnotices@becket-lee.com Jul 10 2019 19:26:00 KOHLS/CAPONE, PO BOX 3115,  
MILWAUKEE, WI 53201-3115

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4596186 EDI: RESURGENT.COM Jul 10 2019 23:23:00 LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

4544873 E-mail/Text: camanagement@mtb.com Jul 10 2019 19:26:03 M&T BANK, 1 FOUNTAIN PLAZA FL 4, BUFFALO, NY 14203

4544874 +EDI: TSYS2.COM Jul 10 2019 23:23:00 MACYS, ATTN BANKRUPTCY PROCESSING, PO BOX 8053, MASON, OH 45040-8053

4594218 EDI: MERRICKBANK.COM Jul 10 2019 23:23:00 MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368

4544875 +EDI: MERRICKBANK.COM Jul 10 2019 23:23:00 MERRICK BANK, PO BOX 9201, OLD BETHPAGE, NY 11804-9001

4544877 +E-mail/Text: Bankruptcies@nragroup.com Jul 10 2019 19:26:22 PALMERTON HOSPITAL, C/O NATIONAL RECOVERY AGENCY, 2491 PAXTON STREET, HARRISBURG, PA 17111-1036

4596622 EDI: PRA.COM Jul 10 2019 23:23:00 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

4571996 EDI: Q3G.COM Jul 10 2019 23:23:00 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788

4836398 +EDI: Q3G.COM Jul 10 2019 23:23:00 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788, Quantum3 Group LLC as agent for, MOMA Funding LLC 98083-0788

4791115 EDI: Q3G.COM Jul 10 2019 23:23:00 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788

4544880 +EDI: SEARS.COM Jul 10 2019 23:23:00 SEARS/CBNA, PO BOX 6283, SIOUX FALLS, SD 57117-6283

4544885 +EDI: RMSC.COM Jul 10 2019 23:23:00 SYNCR/LOWES, PO BOX 965005, ORLANDO, FL 32896-5005

4544886 +EDI: RMSC.COM Jul 10 2019 23:23:00 SYNCR/PC RICHARD, PO BOX 965036, ORLANDO, FL 32896-5036

4544887 +EDI: RMSC.COM Jul 10 2019 23:23:00 SYNCR/WALMART, PO BOX 965024, ORLANDO, FL 32896-5024

4597031 EDI: RMSC.COM Jul 10 2019 23:23:00 Synchrony Bank, c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605

4558502 +E-mail/Text: bncmail@w-legal.com Jul 10 2019 19:26:11 TD BANK USA, N.A., C O WEINSTEIN, PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

4544888 EDI: WTRNBANK.COM Jul 10 2019 23:23:00 TD BANK/TARGET CREDIT, PO BOX 678, MINNEAPOLIS, MN 55440

4919508 EDI: ECAST.COM Jul 10 2019 23:23:00 eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

4595654 EDI: ECAST.COM Jul 10 2019 23:23:00 eCAST Settlement Corporation assignee of Citibank, NA, POB 29262, New York NY 10087-9262

TOTAL: 41

## \*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788

4580483\* Blue Mountain Health System, f/k/a, Gnaden Huetten Memorial Hospital, c/o Scott R. Lipson, Esquire, 1611 Pond Road, Suite 300, Allentown, PA 18104-2258

4594216\* +DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577 (address filed with court: Dell Financial Services, LLC, Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390)

4544846\* +IRENA WASKIEWICZ, 518 LAMBERTSON DRIVE, ALBRIGHTSVILLE, PA 18210-7825

4923990\* +Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788, Quantum3 Group LLC as agent for, MOMA Funding LLC 98083-0788

4923992\* +Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788, Quantum3 Group LLC as agent for, MOMA Funding LLC 98083-0788

4924058\* +Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788, Quantum3 Group LLC as agent for, MOMA Funding LLC 98083-0788

4836397\* Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788

4923989\* Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788

4923991\* Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788

4924057\* Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788

4791116\* Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788

4544845\* +WOJCIECH WASKIEWICZ, 518 LAMBERTSON DRIVE, ALBRIGHTSVILLE, PA 18210-7825

4544883 ##ST LUKES WARREN PHYSICIANS, C/O PENN CREDIT, PO BOX 988, HARRISBURG, PA 17108-0988

4544884 ##ST LUKES WARREN PHYSICIANS, C/O PENN CREDIT, PO BOX 988, HARRISBURG, PA 17108-0988

TOTALS: 0, \* 13, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 12, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 10, 2019 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com  
James Warmbrodt on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust et al bkgroup@kmlawgroup.com  
Joseph P Schalk on behalf of Creditor CitiBank, N.A. jschalk@barley.com, sromig@barley.com  
Joshua I Goldman on behalf of Creditor Christiana Trust, a division of Wilmington Savings Fund Society, FSB, as trustee for Palisades Mortgage Loan Trust, Series 2013-4 bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com  
Joshua I Goldman on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust et al bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com  
Matthew Gregory Brushwood on behalf of Creditor CitiMortgage, Inc. pamb@fedphe.com  
Scott R Lipson on behalf of Creditor Blue Mountain Health System, f/k/a Gnaden Huetten Memorial Hospital slipson@nmmlaw.com, dbarton@nmmlaw.com  
Thomas I Puleo on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust et al tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov  
Vincent Rubino on behalf of Debtor 1 Wojciech Waskiewicz lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;bsmale@newmanwilliams.com;lbeaton@newmanwilliams.com;EAP-VR@outlook.com;rkidwell@newmanwilliams.com  
Vincent Rubino on behalf of Debtor 2 Irena Waskiewicz lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;bsmale@newmanwilliams.com;lbeaton@newmanwilliams.com;EAP-VR@outlook.com;rkidwell@newmanwilliams.com

TOTAL: 11

**Information to identify the case:**

Debtor 1 **Wojciech Waskiewicz**  
First Name Middle Name Last Name  
Debtor 2 **Irena Waskiewicz**  
(Spouse, if filing) First Name Middle Name Last Name  
United States Bankruptcy Court **Middle District of Pennsylvania**  
Case number: **5:14-bk-04268-RNO**

Social Security number or ITIN **xxx-xx-5473**  
EIN \_\_\_\_-\_\_\_\_-\_\_\_\_  
Social Security number or ITIN **xxx-xx-3064**  
EIN \_\_\_\_-\_\_\_\_-\_\_\_\_

**Order of Discharge**

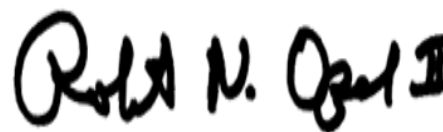
12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Wojciech Waskiewicz

Irena Waskiewicz  
aka Irene Waskiewicz, aka Irena Z. Waskiewicz

By the  
court:



Honorable Robert N. Opel, II  
United States Bankruptcy Judge

By: TWilson, Deputy Clerk

7/10/19**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**